AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

Claims 1-12 (canceled)

Claim 13 (Currently Amended) ~~For transaction processing involving transaction information related to services provided from a vendor and one of plurality of subvendors and processed by one of a plurality of subvendor controlled merchant-offering providers, a~~ A method for validating a service transaction, the method ~~for auditing~~ comprising:

generating transaction information prior to processing by a subvendor, the transaction information related to a remotely-processed transaction that occurs between a vendor and a merchant-offering provider controlled by the subvendor, the remotely-processed transaction occurring entirely separate from a local processing arrangement;

providing an authorized profile list criterion that includes information about authorized users, wherein the authorized users are empowered by the vendor to authorize payment; ~~by the vendor; and~~

maintaining, by the local processing ~~using a computer~~ arrangement, ~~maintaining~~ data relating to the authorized profile list criterion, [[and]]

processing the transaction information by determining whether the transaction information satisfies the authorized profile list criterion, and

[[by]] using the authorized profile list criterion to generate information for auditing [[a]] the remotely-processed transaction. ~~between said one of a plurality of vendors and said one of a plurality of merchant-offering providers.~~

Claim 14 (Canceled)

Claim 15 (Canceled)

Claim 16 (Currently Amended) ~~For transaction processing involving transaction information related to services provided by one of a plurality of vendors and processed by one of a plurality of merchant-offering providers, a~~ <u>A</u> transaction validation system for auditing<u>, the transaction validation system</u> comprising:

a central processor arrangement ~~programmed and~~ configured <u>to</u>:

[[to]] maintain data relating to an authorized profile list criterion and <u>data relating</u> to business rules, the business rules defined according to the authorized profile list criterion; [[and]]

[[to]] process a business transaction submitted by an authorized user, the business transaction processed by using the authorized profile list criterion to determine that the user is authorized to perform the business transaction and by applying the business rules to perform the business transaction<u>, the business transactions occurring entirely separate from the central processor arrangement; and</u>

<u>generate information for auditing the business transaction</u>.

Claim 17 (Currently Amended) [[A]] <u>The</u> transaction validation system for auditing, according to claim 16, wherein the authorized profile list criterion includes multiple levels of authorization.

Claim 18 (Currently Amended) [[A]] <u>The</u> transaction validation system for auditing, according to claim 17, wherein at least two of the multiple levels of authorization respectively correspond to two different payment-authorization levels.

Claim 19 (Currently Amended) [[A]] <u>The</u> transaction validation system for auditing, according to claim 17, wherein the central processor arrangement is further ~~programmed and~~ configured to provide correspondence between at least one of the levels of authorization [[to]] <u>and</u> the ~~requested~~ <u>business</u> transaction.

Claim 20 (Currently Amended) [[A]] The transaction validation system for auditing according to claim 16, wherein the business transaction is completed after correspondence is provided between at least one of the levels of authorization and the ~~requested~~ business transaction.

Claim 21 (Currently Amended) [[A]] The transaction validation system for auditing according to claim 16, wherein the authorized profile list criterion includes a plurality of attributes associated with the authorized user. ~~submitting the business transaction.~~

Claim 22 (Currently Amended) [[A]] The transaction validation system for auditing according to claim 16, wherein the authorized profile list criterion includes a plurality of attributes associated with the authorized user. ~~submitting the business transaction.~~

Claim 23 (Currently Amended) ~~For transaction processing involving transaction information related to services provided by one of a plurality of vendors and processed by one of a plurality of merchant-offering providers, a~~ A processor arrangement ~~programmed and~~ configured to:

maintain data relating to an authorized profile list criterion that includes information about authorized users, wherein the authorized users are empowered by a vendor to authorize payment; ~~by the vendor;~~

determine whether ~~the processed~~ transaction information satisfies the authorized profile list criterion, the transaction information related to a remotely-processed transaction occurring entirely separate from the processor arrangement, the remotely-processed transaction being between a vendor and a merchant-offering provider; and

use the authorized profile list criterion to generate information for auditing the remotely-processed transaction. ~~between said one of a plurality of vendors and said one of a plurality of merchant-offering providers.~~

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Claim 24 (Currently Amended) The processor arrangement of claim 23, further ~~programmed and~~ configured to use the authorized profile list criterion to generate information for auditing in response to the processor <u>arrangement</u> determining that the ~~processed~~ transaction information satisfies the authorized profile list criterion.

Claim 25 (Currently Amended) The processor arrangement of claim 24, further programmed and configured to effect payment for [[a]] <u>the remotely-processed</u> transaction in response to the ~~generated~~ <u>transaction</u> information.

Claim 26 (Canceled)

Claim 27 (Canceled)